



Proceedings of the

Northwest

2008 Regional Housing Summit

Sharing our Successes: Tribes Building New Relationships to Solve Housing Needs

April 30 - May 1, 2008
Grand Mound, Washington

Sponsored by:
Office of Native American Programs
Office of Public and Indian Housing
U.S. Department of Housing and Urban Development

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The people who are listed below served on the Summit Planning Committee and provided valuable input throughout the planning process. We hereby acknowledge them for sharing their time and providing creative ideas. Their dedication to Indian housing, community, and economic development is greatly appreciated.

Summit Planning Committee	
Name	Organization
Elena L. Bassett	Colville Housing Authority
Virginia Brings Yellow	ATNI, Quinault Housing Authority
Annette Bryan	Puyallup Housing Authority
Joe Diehl	Northwest Indian Housing Association
Carina Kistler-Ginter	Grand Ronde Tribal Housing Authority
Lorraine Shay	Fort Hall Housing Authority
William Wells	Nisqually Tribe
Paul Johnson	USDA Rural Development
Francis Harjo	Information & Communications Specialist, ONAP
Ken Bowring	NW ONAP
Iris Friday	NW ONAP
Amy Johnson	NW ONAP
Margaret Tom	NW ONAP
Melissa Podeszwa	NW ONAP
Lisa Stewart	NW ONAP
Sebnem Pura	NW ONAP

Special appreciation is extended to:
Confederated Tribes of the Chehalis, The Chehalis Tribe Color Guard, and
Chehalis Canoe Family Drum Group

Facilitators
Bob Gauthier
Craig Nolte
Donna Fairbanks
Noel Sansaver
Paul Johnson
Trish Roberts

DISCLAIMER

The contents of this document represent the recorded results of the Northwest Regional Summit with summaries developed by the five breakout teams. This document is a summary of participant issues, ideas, and discussions and does not represent the official policy or position of the U.S. Department of Housing and Urban Development.

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REGIONAL SUMMIT EXECUTIVE SUMMARY

Purpose

The Northwest Regional Housing Summit was the last of six Regional Summits sponsored by the U.S. Department of Housing and Urban Development's Office of Native American Programs. The Summit was held in Grand Mound, Washington on April 30 - May 1, 2008. The overall goal of the Regional Summits was to provide a venue for Tribal communities and other key stakeholders that are involved in Indian housing to collaborate on regional housing issues. Participants were asked to establish goals, identify barriers and impediments, and create strategies to improve the quality of housing in Native communities. This was successfully accomplished by having the participation and support of Tribal leaders, Tribally Designated Housing Entities, local, state, and Federal agencies including U.S. Department of Agriculture and Environmental Protection Agency, and lenders such as Wells Fargo, Fannie Mae, and Raymond James.

Attendance

184 participants attended the Northwest Regional Summit, including representatives from Tribal housing organizations, Tribal leaders and other Tribal officials, staff from Federal agencies, and individuals from the private and not-for-profit sectors.



**Joe Garcia, President
of the National
Congress of American
Indians, speaking to
attendees during the
Opening Plenary
Session**

Breakout Tracks

Working with the Tribes from the Northwest region, five interrelated Tracks were identified to be addressed at the Summit:

- 1) Assessing Individual Capacity of Families;
- 2) Community Security, Drug Abuse Prevention, and Safety Models;
- 3) Sustainability and Energy Efficiency in Indian Housing Development;
- 4) Assessing and Documenting Needs; and
- 5) Leveraging/Financing.

Summit participants selected one of five topics/Tracks and, working in breakout teams, a) discussed their thoughts on creating the vision, i.e., identifying the goals, for their designated Track; b) identified, discussed, and prioritized barriers and impediments; and c) developed strategies and action plans to overcome the problems and barriers identified. Facilitators worked with each breakout team to promote the active involvement of all participants and support staff recorded key points offered by the respective groups. Following each breakout session, participants reported their work at plenary sessions.

Cross-cutting Themes

Throughout the Northwest Summit, participants engaged in discussions that focused on creating vision, sharing successes, identifying barriers, and generating strategies and action plans to overcome the barriers identified. As the discussions unfolded, several cross-cutting themes emerged:

- ***Communication***

A concern among Summit participants was the lack of communication with and within communities. Without communication, they felt community involvement and trust would be stifled. Recommendations to improve communication included involving county and local governments, networking among Tribes, building relationships between funders and Tribes, and increasing communication between all stakeholders.

- ***Education***

Participants consistently cited the need for education. In particular, financial education and education on green living were deemed most important. The recommendations proposed by participants included HUD sponsored regional trainings on green options to combat the lack of individuals trained about green opportunities. Participants also suggested sharing Indian culture and tradition with non-Native partners and promoting financial education through employers.

- ***Funding***

The need for funding was voiced throughout Summit discussions. Participants indicated that a lack of communication regarding available funds and a lack of funding resources were problematic. They suggested the use of a website to post financial information and the use of grant writers to assist with preparing applications for funds. They also emphasized the importance of leveraging and combining program funds.

- ***Employment***

Summit participants discussed the need for employment opportunities for Tribal members. Specifically, they expressed a desire to have more job fairs and vocational rehabilitation programs. Participants suggested that Tribes partner with local colleges for training and implement job sharing with provisions for child care.

PARTICIPANT COMMENTS AND OBSERVATIONS

Participants of the Northwest Regional Summit were encouraged to provide feedback on the process and content of each Track. Comments were captured on evaluation forms. The following comments were taken from the evaluations collected.

--I thought it was great – loved the intimacy of Tracks.

--Great Track and group information.

--We came to a consensus which was great. It's implementing and the fine tuning to the specific needs of each Tribe that will be the real challenge. Thank you for the information and experience you and all participants have provided.

--Regarding previous knowledge/skill level – I was pretty good but this was AWESOME. Good stuff from others also. Awesome. Thank you!

--Reduce the level of conceptual ideas and share more life success stories.

--Very helpful to hear case studies from others.

--Travis is a very good speaker and had good info and gave me new ideas.

--More time for lessons learned and best practices.

--Mary was very informative and positive...

-- Linda is very on top of stuff for her Tribe and reminds me of what we are here for.

--Wish more time was allocated.

--Donna is always a joy to watch! She is a dynamic and personable lady. We loved her!

--I didn't know what to expect but this was very inspiring and educational.

--HUD staff did a great job! Overall, conference was well organized.

--Duane is very knowledgeable and could probably be sole presenter.

--Great. Thank you!

INTRODUCTION

The U.S. Department of Housing and Urban Development's (HUD) Office of Native American Programs (ONAP) convened stakeholders on April 30 - May 1, 2008, for the Northwest 2008 Regional Housing Summit in Grand Mound, Washington. This document describes the goals of the ONAP Regional Summits, outlines the Regional Summit process, and summarizes the breakout discussions of attendees for each of the five designated Summit Tracks. Additionally, the Summit agenda, participant list, and other related documents are included.

A. Goals of the ONAP Regional Summits

The 2008 HUD ONAP Regional Summits were held in each of the six regions (Eastern/Woodlands, Northern Plains, Northwest, Southern Plains, Southwest, and Alaska).

The concept behind the HUD ONAP Regional Summits was the sharing of knowledge between those actively involved in Indian housing. Recognizing the internal wealth of wisdom pertaining to regional housing goals, barriers, and strategies; the Summits were designed to provide settings that facilitate the articulation, discussion and recording of this wisdom.

A ground rule that was implemented at each Regional Summit was the "90/10" rule. This procedure allowed participants to have 90% input, and 10% from HUD and other agencies. It was noted that while many of the breakout Tracks resembled those from the 2004 Regional Summits, the level of discourse concerning those issues was clearly elevated.

After each of the Regional Summits, the Summit report was distributed to participants detailing the activities of the Summit as well as the action plans created in each breakout session. This summary served as a reference for the participants, individuals, Tribes, groups in other ONAP regions, and additional stakeholders in Indian housing and development. More importantly, the summary promotes the goal of further participation and strategy implementation at the regional level.

**Plenary Speaker
Ernie Stensgar, Chairman,
Affiliated Tribes of Northwest
Indians**



B. The Regional Summit Process

Involvement from Tribes and other key stakeholders was essential to the Regional Summits. Tribes, Tribal housing programs, and Tribally Designated Housing Entities (TDHEs) provided input for each region's breakout Tracks as part of the planning process. Meetings and conference calls were held to develop the agenda for each Regional Summit.

Five Tracks were identified for the Northwest Regional Summit (See Figure 1 – Summit Tracks).

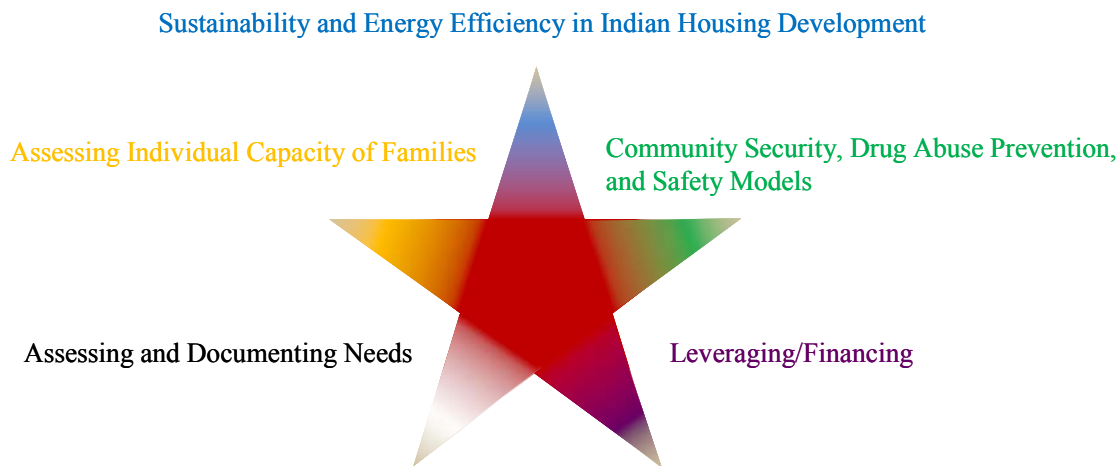


Figure 1. Summit Tracks

The evening before the Summit, April 29, 2008, the Chehalis Tribe hosted a Tribal Leaders Dinner. The guest speaker was Joe Garcia, President of the National Congress of American Indians.

During the Northwest Regional Summit, participants first attended a plenary session that included the following stakeholders:

- Elena Bassett, Colville Housing Authority
- Dan Gleason “Bones”, Chehalis Tribal Elder
- Ken Bowring, ONAP Regional Administrator
- John Meyers, HUD Regional Director
- David Burnett, Chehalis Tribal Chairman
- Brook Kristovich, Chairman, Northwest Indian Housing Association
- Ernie Stensgar, Chairman, Affiliated Tribes of Northwest Indians
- Joe Garcia, President, National Congress of American Indians

As the local host Tribe, a case study of the Chehalis Tribe was presented by Lennea Magnus from the Chehalis Tribe Planning Department. She discussed the importance that the Chehalis Tribe has placed on planning and how it lays the groundwork for all areas including building, economic development, housing, partnerships, financing and leveraging.

An overview of the Regional Summit goals, objectives, procedures, and agenda was covered for participants. Then, upon receiving instruction on the structure and protocol of the breakout sessions, participants joined one of five Track options to participate in throughout the Summit. For the balance of the Summit, participants attended breakout sessions, each of which was immediately followed by a plenary session that allowed a representative(s) from each Track to present a summary of the team's discussions, results, and achievements to the larger group. The breakout sessions for the Northwest Summit focused on:

- Creating the Vision and Sharing Success.
- Identifying Barriers and Impediments.
- Strategies and Action Plans.

Gordon James, Skokomish Tribe, spoke to the participants during the afternoon plenary session on the first day. The Summit concluded with a final plenary session entitled *Taking the Message Home* that highlighted cross-cutting themes and next steps. Henry Cagey, Lummi Tribal Chairman, provided inspirational remarks during the closing session. This session was followed by the *Open Forum*, which provided an opportunity for participants to present additional ideas, concerns, and/or final thoughts.



**Plenary Speaker
Gordon James,
Skokomish Tribe**

TRACK 1

Assessing Individual Capacity of Families

Facilitator: Craig Nolte

Track 1 participants discussed matching the needs of individuals to appropriate housing programs and ways to convey the responsibilities and opportunities associated with homeownership. Among the topics addressed included training for renters, financial literacy, home maintenance education and other discussions related to Indian housing planning.



Track 1 Presentation

A. Creating Vision and Sharing Success

In the *Creating Vision and Sharing Success* breakout session, Track 1 participants shared visions and goals for building financial sustainability among individuals and families with low income and/or limited or no savings. The group brainstormed a broad list of goals:

- Cash management.
- Early financial education.
- Delay instant gratification.
- Incentivize learning to encourage investment.
- Mentorship program amongst peers.
- Resource center.
- Families that are financially independent.
- Employment.
- Homeownership.
- Proactive counseling.

- Establish a financial institution.
- Make it a top down approach where the elders/role models provide the examples of fiscal responsibility.
- Encourage empowerment – individuals should ask why they are turned down.
- Energy efficient homes for family members.
- Be open to outside resources and eliminate negative attitudes.
- Build trust with outside agencies or anything that is different and outside the comfort zone.
- One-stop shopping for services with technology resources.
- Help families avoid scams.
- Alternatives to check cashing services and payday loans.
- Bring trust back to banking.
- General life skills education.
- Address the issue of large portions of Indian Country being unbanked.

Noting the length of the list of goals, Track 1 participants narrowed the goals into the following themes:

- Financial education.
- Homeownership.
- Employment.
- Personal development for all ages including youth that focuses on self-empowerment and trust issues.

B. Identifying Barriers and Impediments

During the second breakout session, *Identifying Barriers and Impediments*, participants of Track 1 identified obstacles related to the goals identified in the previous breakout session. Among the list of items initially generated as impediments for promoting financial education included:

- Lack of participation.
- Getting families in attendance.
- Working families don't always have the time.
- Curriculum.
- Attitude.
- Incentives for attendance.
- Perception that somehow the class means you are doing something wrong – it's punishment.
- Dollars for funding the classes.
- Lack of facilities and trainers.
- Education of trainers.
- Length and timing of classes.

- Transportation.
- Cultural appropriateness and sensitivity around discussing money and finances.
- Childcare.
- Ability/time to provide one-on-one counseling after session.
- Trust of the financial systems and the trainer.
- Can be a depressing and overwhelming topic.
- Starting at a basic level with families that may not have a checking account or knowledge of financial terms.
- Have not established why these classes are necessary.

After considering the list above, the Track 1 participants decided on the following items as the final list of ***impediments for financial education***:

- Attitude and lack of interest leads to low participation attendance at financial education classes.
- Funding for classes.
- Cultural sensitivity (of the curriculum and the trainers).
- Diversity of knowledge of participants.
- Lack of facilities.
- Transportation.

For the goal of homeownership, the following list of barriers/impediments was initially generated:

- Income.
- Credit worthiness.
- Lack of down payment.
- Financial institutions.
- Predatory lenders.
- Transition from Mutual Help (MH) to mortgage.
- Criminal background/history.
- Lack of infrastructure.
- Time frames of getting a loan.
- Motivation to apply.
- Budgeting skills.
- Cultural sensitivity.
- Ability to maintain the home.
- Affordability.
- Fear of responsibility.
- Land.
- Lack of housing stock.

After considering the list above, Track 1 participants decided on the following items as the final list of ***impediments to homeownership***:

- Land – fractionated land, no infrastructure, cost of leasing land, land type (fee simple vs. trust).
- Lack of housing stock – not a lot of homes for sale on reservation; need to develop more homes.
- Affordability – how much it costs for a home.
- Credit – establishing credit, credit history.
- Income – having stable/sufficient income.

For the goal of employment, the following list of barriers/impediments was initially generated:

- Criminal history.
- Transportation.
- Child care.
- Attitudes and motivation (getting folks motivated to work).
- Education (lack of vocational or higher education).
- Lack of jobs.
- Health.
- Work skills/lack of training.
- Living wage jobs.

Track 1 participants then decided on the following list of items as the final ***impediments to employment***:

- Lack of child care.
- Attitudes and motivation to work.
- Lack of vocational or higher education.
- Lack of jobs.
- Work skills/lack of job training to pursue employment.

For the goal of personal development, the following list of barriers/impediments was initially generated:

- Defining what it is for people.
- Privacy/pride issues.
- Lack of self-esteem.
- Lack of good role models.
- Substance abuse.
- Lack of family support.

- Lack of opportunity.
- Lack of dollars to pursue personal development.
- Background check on youth that follows later on in life.

Track 1 participants then decided on the following list of items as the final *impediments to personal development*:

- Privacy/pride issues.
- Lack of self-esteem.
- Lack of good role models.
- Substance abuse.
- Lack of family support.

C. Strategies and Action Plans

Track 1 participants brainstormed strategies to overcome the barriers they identified. Strategies/action plans per goal are provided below:

Strategies for financial education:

- Relevant rewards and incentives (dinner, etc.) and discounts from lenders and title companies (e.g., Lowe's card).
- Improve the image of housing to build up trust level by participating in other local events (e.g., clean up day).
- Seek funding from charitable Tribal giving programs; Temporary Assistance for Needy Families (TANF) dollars; Community Reinvestment Act (CRA) dollars from lending institutions; Native American Housing Assistance and Self-Determination Act (NAHASDA); Washington State Housing Finance Commission (WSHFC); Resident Opportunities and Self-Sufficiency (ROSS); Federal Home Loan Bank Affordable Housing Program (AHP); other Tribal departments; Mortgage Guaranty Insurance Corporation (MGIC); and local banks/credit unions.
- Partner with local colleges, Northwest Indian College (NWIC), and other non-profit organizations for financial education and facilities.
- Use other resource providers to help teach classes. High school teachers are a resource to teach financial education.
- Gather housing needs assessment tools to share on listserv (that show the need for financial education).
- Gather curriculums and send links to participants on Money Smart and Pathways Home, National American Indian Housing Council (NAIHC); Building Native Communities (Oweesta); Pathways to Prosperity, Corporation for Enterprise Development (CFED).
- Networking opportunity for housing counselors (listserv, webinars, teleconference calls, chat rooms – social networking site).

- Schedule classes around bus schedules.
- Community action agencies can pick up folks or onsite counseling.
- Website with all financial education information, sample forms and links to online training.
- One-stop-shop for resources on the reservation.
- Education on the importance of types/cost of insurance.
- Promote financial education through employers.

Strategies for homeownership:

- Develop a Tribal housing brochure (i.e. Nez Perce model).
- Checklist for home buying process on reservation.
- Better customer service from the Housing Authority to the tenants (trust).
- Housing fair for the community.
- On-site sovereign lending task force.

Strategies for employment:

- General Education Development (GED) sessions onsite – rewards are provided upon completion.
- Partner with local colleges for training.
- Community action agencies provide training for students/others to become certified child care providers (WeTip).
- Child care grant.
- Vocational rehab service that matches talents with jobs via training (local community college).
- Partner with WorkSource.
- Partner with Tribal Employment Rights Office (TERO).
- Job fairs (at casino or on reservation).
- Job share with child care.
- ONABEN (a Native American Business Network) grants program.

Strategies for personal development:

- Appoint a Tribal member advocate to work with outside agencies.
- Sponsor or attend community events – be seen and build trust.
- Boys & Girls Club – leadership focus.
- Establish youth councils.
- Set up community youth role model/champion speaking engagement.
- Provide college education and living scholarships.
- Construct a longhouse/cultural gathering place.

TRACK 2

Community Security, Drug Abuse Prevention, and Safety Models

Facilitator: Donna Fairbanks



Track 2 Presentation

Track 2 participants discussed successful models for finding resources to supplement police and other emergency services in Tribal areas. Additionally, Track 2 participants created action plans for housing organizations to address social work, rehab costs, police, and juvenile activities.

A. Creating Vision and Sharing Success

In the *Creating Vision and Sharing Success* breakout session, Track 2 participants first shared their thoughts concerning what they hoped to achieve for their communities. Generally, the consensus was that participants wanted healthy communities. Specifically, they noted wanting communities that were free from drugs, ecologically safe, and clean. Additionally, they cited desires for neighborhood watch/security programs, dog control ordinances/enforcement, and educational programs for community members regarding ethics and community policy issues. Next, Track 2 participants identified the following goals related to community security, drug abuse prevention, and safety models:

- Promote health, safety, and wellness for the whole community.
- Develop Tribal collaboration.
- Develop, change, and enforce policies and ordinances (including code of ethics).
- Seek appropriate funding mechanisms.

- Education for community and partners.

B. Identifying Barriers and Impediments

During the second breakout session, *Identifying Barriers and Impediments*, participants of Track 2 identified barriers to meeting the goals identified in the previous breakout session. The following barriers and impediments were identified:

Impediments to promoting health, safety, and wellness for the whole community:

- Money.
- Territorial issues.
- Enforcement/lack of enforcement.
- Lack of leadership.
- Lack of quality health care.
- Not enough wellness programs.
- Lose focus.
- Relapsing/inadequate aftercare.
- Accessibility of drugs/alcohol.
- Not enough positive role models.
- Not enough alternative, drug-free activities.
- Lack of family support.
- Denial of the problem.
- Lack of empowerment.
- Increase in teen/unplanned pregnancies.
- Lack of respect.
- Low self-image.
- Feeling of hopelessness.
- Fetal alcohol spectrum disorder.
- Enabling behaviors.
- Lack of education.

Impediments to developing Tribal collaboration:

- Territorial issues.
- Lack of taking responsibility.
- Lack of communication.
- Lack of interest.
- Housing is always expected to solve every issue/take responsibility to coordinate response to issues.
- Lack of understanding and education.
- Inadequate funding for law enforcement.
- Lack of communication from the police department.

- Geographical coverage (area).
- Lack of leadership.
- Lack of involvement/cooperation of county and local governments.
- Lack of enforcement/collaboration with county and local governments.

Impediments to developing, changing, and enforcing policies and ordinances (including code of ethics):

- Resistance to change.
- It enforces accountability.
- We are creatures of habit.
- Lack of enforcement of policies with tenants, council and commissioners.
- Lack of continuity with turnover of council members and commissioners; learning curve at turnover.
- Ensure policies and Tribal codes are in sync.
- Nepotism.
- Need to educate community and council members when new policies are adopted and implemented.
- Lack of knowledge of demographics and statistics of community areas.
- Lack of trust to allow management to run housing authority.

Impediments to seeking appropriate funding mechanisms:

- Lack of funding resources.
- Varying funding criteria and requirements.
- Lack of communication.
- Lack of planning and follow-through.
- Prioritization of projects.
- Low income requirements of grant funding resources (with increased employment opportunities, there are fewer low income families. Need to address funding challenges of programs for families that are not low income).
- Lack of community input and incorporating community input into prioritizing projects.

Impediments to education for community and partners:

- Lack of involvement of tenants in decision-making and strategies (example: neighborhood watch programs).
- Lack of organized meetings.
- Lack of communication and continuity with partners (including funders).

C. Strategies and Action Plans

Track 2 participants discussed strategies to overcome the barriers they identified. Strategies/action plans are provided below:

Strategies for promoting health, safety, and wellness for the whole community:

- Annual community clean-up event.
- Develop recycling program (network with Tribes with existing recycling programs).
- Spay/neuter and vaccine programs for cats and dogs.
- Develop an animal control ordinance.
- Develop transitional recovery program for individuals just out of treatment and their families.
- Implement Drug Abuse Resistance Education (D.A.R.E.) program.
- On-going health and wellness education programs (wellness screening, fitness programs).
- Summer employment, recreation/cultural, and education programs for youth (partnering with Tribes so that youth of all income levels can be included).

Strategies for developing Tribal collaboration:

- Include Tribes and other appropriate partners in the planning and program development process.
- Ask for Tribal support and resources to enforce existing leases, policies and ordinances.
- Pick up on initiatives coming from council level.
- Listen, be approachable and willing to work with other partners with common, measurable goals.
- Information sharing with other Tribes.
- Networking with other Tribes to alert law enforcement of banned and/or dis-enrolled individuals.

Strategies for developing, changing, and enforcing policies and ordinances (including code of ethics):

- Planning (with other Tribes and partners).
- Develop Tribal code to assist with clean up and enforcement.
- Enforcement of policies, ordinances, etc.
- Community survey and involvement in needs assessment.
- Sponsor regularly scheduled training and information sharing regarding policies, procedures, etc.
- Elders teaching cultural traditions to the younger generation (through the longhouse, and bringing elders and positive role models into the schools).

- Involve the youth in change (include youth representation in decision making process).
- Expose youth to positive role modeling (bring them to work day, bring them to meetings).
- Random drug testing.

Strategies for seeking appropriate funding mechanisms:

- Grant writing.
- Recruit help from volunteers and charitable organizations.
- Organize youth volunteer groups.

Strategies for education of community and partners:

- Be a positive role model and volunteer in community activities.
- Piggy-back on other community events to further our goals.
- Share culture and traditions with non-native partners.

TRACK 3

Sustainability and Energy Efficiency in Indian Housing Development

Facilitator: Noel Sansaver

Track 3 participants discussed measures to improve energy efficiency in both new and existing housing and how to create healthy homes. Among the topics addressed included building homes that are going to last with the use of sustainable materials.



Track 3 Presentation

A. Creating Vision and Sharing Success

In the *Creating Vision and Sharing Success* breakout session, Track 3 participants first shaped their definition of green building and discussed how to move towards living in more sustainable, energy efficient homes. Among the discussion topics included bio, eco, renewable, reclaimed, sustainable, recycled, and biodegradable materials. Additionally, the group heard examples of successful energy efficient programs. Jerry Hause, Cowlitz Weatherization program, discussed the use of perimeter insulation wrap and the use of blower door testing to address concerns with radon. Dwayne Hussey, Grand Ronde Homes, discussed using heat exchangers that pull cold, fresh air to drive down humidity.

Next, Track 3 participants identified the following goals for establishing sustainability and energy efficiency in Indian housing development:

- Better ways to construct a home particularly for energy efficiency.
- To deal with interior moisture and mold problems; address health and efficiency issues; get rid of moisture; and create a safer, cleaner environment.
- Create a home with better air circulation in the living environment.
- Learn about green homes and take back the information to Tribal members.
- Economically, balancing what you want with what you can afford.
- Making energy efficiency affordable.
- Homebuyer education – educating the tenants.
- How to deal with the permitting and planning processes when you're trying to do something new and different, e.g., 184 Loan process and wanting to do a Structurally Insulated Panel (SIP) home.

- How to encourage moving the market, not in the standard construction industry – not enough exposure in the current building system.
- Integrating Tribal culture with new technologies in energy efficient building.
- Developing programs that meet needs and see the work happen.
- How to deal with scales of economy, buy down the cost of items, and cooperative purchasing processes.
- Using Native employment to create green jobs.
- As a developer, stay within total development cost (TDC).
- Agreement on consistent use of building science and using that approach in retrofitting homes.
- Building tight, venting right – addressing building code issues.
- Disseminating this information and sharing it throughout the region.

B. Identifying Barriers and Impediments

During the second breakout session, *Identifying Barriers and Impediments*, members of Track 3 identified barriers to meeting the goals identified in the previous breakout session.

Barriers and impediments to defining green and building science:

- Use a particular screen/filter for each project.
- Different certifications (ex. EverGreen, LEED, Green Building Council standards) and the learning curve associated with each.
- Different types of green (new construction and rehabilitation).
- Lack of knowledge of the regulations for building green, regulatory standards.
- Perception and resistance to change.
- Cost associated with changing the industry standard with prescriptive building codes and regulatory programs.

Barriers and impediments to education (Tribal leaders, tenants, funders):

- Buy-in of the Tribal Council; have executive officers that will follow the project through and maintain it for the life.
- Status quo, occupant behavior, resistance to change.
- How best to meet the educational needs of tenants (different levels of education, styles of learning).
- Inability of Federal entities to work together on funding projects (different requirements for different funders).
- Preplanning requires education on the subject of green building to then go to funders for money.
- Learning about the different types of technologies that are out there (ex. radiant floor heating) for housing authorities.

- TDC restrictions and the additional time required to get approval.

Barriers and impediments to making green affordable:

- Unwillingness to change.
- Lack of educators.
- Not using performance-based standards/allow contractor to design to standard.
- Relinquish ability to identify what works in communities to a different standard – need to consider what works in your community (one standard doesn't fit all).
- TDC waiver time frames (can't wait around for the waiver to be approved once get bids in).
- Education.

Barriers and impediments to green opportunities (jobs, technologies):

- Lack of people trained or trainable to do the job.
- Do not have a consistent work force or work.
- Those trained learn a specific skill and then can't use it for a long time because there is no job.
- Education that does not give appropriate credit to laborers or people who work with their hands (need accredited credit).
- Stable reliable funding – people who are trained lose skills when funding for project is discontinued. Need to train new people.

Barriers and impediments to improve green regulatory environment:

- Special interest groups that develop building standards that don't take into account all the elements of strong, successful building science.
- Bureaucracy.
- Apathy.
- Standardization.
- Timelines and priorities (not enough time to research green).
- Availability and producers of the products.

C. Strategies and Action Plans

Track 3 participants discussed strategies to overcome the barriers they identified. Strategies/action plans per each barrier are provided below:

Strategies to defining green and building science:

- Reaching children through education of both the young and elder populations.
- Show and tell demonstration projects.

- Education of the Tribal leaders, board of commissioners and other decision makers.
- Online discussion forums and glossary with resources and definitions that can be added to, changed, setting a benchmark of what green is.
- Getting buy-in to a community planning process and development of a strategic plan.

Strategies to education (Tribal leaders, members/tenants, funding agencies):

- Holding a green training in the region hosted by HUD.
- Having a meter that identifies how much you're using.
- Reaching kids through energy teams and green school programs.
- Find a champion who is well-respected and educate the housing and planning staff.
- Peer exchange to ensure both a supportive and educational role.
- Reach leadership through peer-to-peer.
- Green team.

Strategies for making green affordable:

- Green set-aside (both Tribally and Federally).
- Use financing that takes advantage of energy efficiency.
- Bulk/cooperative purchasing.

Strategies for green opportunities:

- Collaboration with local agencies, universities and community/technical colleges.
- Green contractor training/networking with builders associations.
- Improving green regulatory environment.
- TDC green bump/streamlining process.
- Deadline/turnaround time establishments.
- Promote advocacy at NAIHC, National Congress of American Indians (NCAI) and other national level Tribal entities.
- Highlighting the benefits, growing the passion – Seven Generations.

TRACK 4

Assessing and Documenting Needs

Facilitator: Trish Roberts

Track 4 participants discussed the importance of sound development planning coupled with reliable data that reflects the needs and demographics of Tribal service areas to support applications for new resources.



Track 4 Presentation

A. Creating Vision and Sharing Success

In the *Creating Vision and Sharing Success* breakout session, Track 4 participants first discussed items that need to be considered when undertaking planning. They emphasized the importance of knowing the housing recipients, their needs, and how to reach them. They also stressed the importance of communicating with funders, keeping occupants and the larger community informed, cooperating with outside organizations, and conducting surveys. Participants expressed the following vision: with accurate and reliable data the housing needs of their community would be met in a meaningful and efficient way. Specifically, they provided the following recommendations regarding the vision:

- When you are assessing data, it needs to come from lots of other organizations in the Tribe, i.e. social services, elders, health services. This will allow the money to stretch further because it's a whole community approach rather than focusing on one problem/challenge.
- Information should be representative of the whole sample.
- Be the author of your story! Tell your story/the true story and tell it with data. That's language funders want to see.

- Along with the need for data, there is also the qualitative information to be considered. You need both in order to make it a complete process.
- Need better relationship building between funders and Tribes.
- Need to reduce paper work. It's a real barrier to getting things done.
- The vision has to be long-range and proactive.

Lastly, Track 4 participants noted that Tribes must figure out how their data/needs fit into HUD programs.

B. Identifying Barriers and Impediments

During the second breakout session, Elizabeth Tail of Alesek Institute first presented information from a survey conducted on housing needs that was done by visiting various Northwest powwows. She noted that 719 surveys collected, using Rural Housing and Economic Development (RHED) funds, yielded data (analyzed by an outside company) that allowed communication with funders and subsequently led to funding of housing development.

Track 4 participants identified the following impediments to the goals identified in the previous breakout session:

- People define homelessness differently – definitions of how Tribal people may define themselves are not the same as how funders may define them.
- Census data are incomplete. Veronica Tiller, Tiller Research, has made some new definitions for census categories.
- Data collection is not a Tribal priority. Tribes never say on their list of goals that it's "important to collect data" and there is no funding for it. Some entities may have data, but it's not shared.
- There is a culture of secrecy. People may not share information for fear that whatever assets they have will get taken away. This does not serve well when working with the financing community. In addition, although the Privacy Act allows information sharing within the government, it's still hard to get cooperation.
- From the Tribe's view there are layers of separate programs, and departments are not linked together, e.g., housing is separate from education.
- Departments are compartmentalized. Now there is movement to work together more, like how it was in the 70's.
- Lack of expertise and manpower.
- Disconnected data because of the decentralization of Tribal government.
- How to get money to pay for the grant writer.

During this breakout, participants also noted that the Navajo Nation is the only Tribe in the Nation who keeps track of all its data, which was attributed to having a Ph.D. in

charge of data collection. Over the course of 2 to 3 weeks, housing related data was collected.

Before concluding the breakout session, Jolene Atencio, formerly of Rural Development Initiatives, discussed a planning approach used at the Confederated Tribes of the Warm Springs Reservation. The approach included surveying along with visioning and oral histories. This resulted in every family on the reservation having a book that contained the visions, plans, and government of the community and a way to record the oral history/family tree of each specific family. She said the book took 2 years to put together, and she noted that 7 planning teams worked on it as a huge undertaking by the Confederated Tribes of the Warm Springs.

C. Strategies and Action Plans

Track 4 participants discussed strategies to overcome the barriers they identified. Among the strategies/action plans offered included the following items:

- Communication of information is more powerful than information itself.
- Report information to community in order to keep them informed and engaged.
- Have the community involved; community perspective allows for setting governmental priorities.
- Surveying information can support particular decisions.
- An effort should be made to integrate housing with other agencies. For example, community fairs rather than just housing fairs can be held as other agencies usually attend anyway.
- Utilize a survey similar to Port Gamble Housing Authority's (PGHA) – it includes questions on health, occupancy and driving safety for those living on the reservation. The first year it was funded by IHS, thereafter, it has been supported by other PGHA agencies. Participants get \$25 for completing the survey. PGHA notes that it's important for the individuals giving the survey be trained and delivering the survey in the same way.
- Persons administering surveys should be trained in the same manner with targeted focus on those living on the reservation.
- Addressing concerns regarding confidentiality. The Privacy Act cites penalties for releasing certain information. There are rules involved for sharing information between agencies.

Veronica Tiller, Tiller Research, also added the following recommendations based on her experience using National Archives information/research:

- Make policies/take actions to clean out the personal information like check numbers, social security numbers, and signatures.

- Scan all of information onto a disc because it's easier to protect from fires or water. (The imaging system Grand Ronde uses was recommended.)
- Train staff on electronic files management.
- Get a scanning file management system sooner rather than later.
- Get centralized system together because different file management systems don't work together well.
- Include data agenda in comprehensive plans. Show benefits of data. Determine what the data needs are, what to keep, rank of importance, and budget availability for hardware/software and training.
- Have a standard plan for how to classify records.
- As a short-term solution, identify electronic files management supplies and identify costs.
- Burns-Paiute is building an onsite Tribally owned and managed offsite data and archival business.
- Northwest Area Foundation is a resource for information and indexes. The site is www.nwaf.org.
- Index at National Archives.
- Northwest Indian Housing Authority (NWIHA) may have indexes since they have been involved in records retention.
- Identify what data/information you already have, i.e., records inventory. Then when you know what you're talking about, initiate meetings with directors and identify what needs to be confidential. Then go to the council to say "we are all in agreement and need a budget to do it."
- Need to identify a keeper of the data.
- Define data standards and standardization of data collection.

TRACK 5

Leveraging/Financing

Facilitator: Paul Johnson

Track 5 participants discussed how various funding sources can work together to address housing along with community development needs in Tribal communities. Special emphasis was placed on utilizing the Native American Housing Assistance and Self-Determination Act of 1996 to leverage HUD funds.



Track 5 Presentation

A. Creating Vision and Sharing Success

In the *Creating Vision and Sharing Success* breakout session, Track 5 participants identified the following goals related to leveraging/financing:

- Tax credit capacity.
- Understanding NAHASDA and mixed financing for Tribal members.
- Developing staff capacity.
- Obtaining grants.
- Obtaining pre-development funds.
- Toolbox of needed expertise – template for development.
- Working as group to present strategic goals to funders.
- Title Status Report (TSR) – find ways to improve timeline.
- Simplify dealing with multiple compliance requirements.
- Work with everyone to support infrastructure.

- Invite politicians to events like this one (State Senators and Governors).
- Identify State Representatives who can help Tribes.
- Develop a manual for best practices – National American Indian Housing Council (NAIHC.)
- 184 Loan program – understand underwriting and communicate between ONAP and lenders.
- Resources to track loans.
- Modify 184 draw percentages from 10% to 30%.
- Get BIA to support 184 Loan programs.
- Initiate financial literacy early.
- Playbook that identifies future requirements and needs to meet capacity.
- Find more money – support increases in Federal funding.
- Urban Indians help urban Indians.
- Identify resources to help people move to homeownership – moderate income step.
- Educate Tribal Council on need for individual capacity.
- Get better services from BIA regarding land and homeownership.
- 7 generations vs. 99 year land lease.
- Remove barriers to home-based businesses.
- Advance entrepreneur opportunities.
- Reduce barriers for special needs populations.

Noting the length of the list, Track 5 participants agreed to address the following 3 goals:

1. Better communication/coordination between stakeholders.
2. Financing.
3. Development checklist.

B. Identifying Barriers and Impediments

During the second breakout session, *Identifying Barriers and Impediments*, participants of Track 5 identified obstacles related to the goals identified in the previous breakout session. Among the list of items initially generated as impediments to leveraging/financing included:

Barriers to better communication/coordination between stakeholders:

- Staff turnover.
- Lack of staff capacity.
- Understaffing.
- Timing – some Federal agencies are a bit slow.
- Lack of understanding real world problems.
- Missing Federal staff (vacant positions).

- Lack of succession planning.
- Finding correct contact.
- Sensitive to culture.
- Economies of scale.
- Changes in the tax credit program procedures – Washington State Housing Finance Commission (WSHFC).
- Lack of pre-development money.
- Lack of credit.
- Clear questions – how to ask questions.
- Better Request for Proposals (RFP).
- Lack of trust/confidence between Tribe and financial institutions.

Barriers to financing:

- Lack of pre-development money.
- Lack of credit.
- USDA should expand 515 program to include more Tribes.
- Regulating not geared toward Tribes.
- Hard to identify all possible sources of money.
- Grants vs. loans inflexibility.
- 184 Loan Program – too few underwriters – need a streamlined process:
 - Too few lenders for 184 program because other loan programs are easier to use.
 - 184 timing – takes too long.
 - Lack of certainty.
 - Team lead.
- All Tribes need more NAHASDA.
- Recession/credit crunch.
- Credit challenges – manage market change.
- Keep up with changes in housing lending.
- Discrepancy in understanding standards.
- Reporting on grants.
- Number of grants needed for each project.
- Time it takes for project development.
- Resources to help individuals.

Barriers to the development checklist:

- No standardization of work products.
- HUD proposed rule on good faith estimates.
 - Brokers and lenders will have to follow.
- Environmental reviews differ between Federal agencies.

- BIA shut down accounts.
- Networking opportunities.
- HUD does not communicate best practices.
- Tribes do checklists themselves to simplify.
- Governments (Federal and State).
- Sources beyond 184.
- HUD no longer helping as done under 37 Act – lost institutional capacity.
- Lack of Technical Assistance (TA) resources.
- Cuts by stagnant funds.
- Old attitudes carried from 37 Act.
- Lack of delegation/partnering.
- Competitive nature of funding hampers collaboration.
- Consensus among Tribal leaders and constituents.

C. Strategies and Action Plans

Track 5 participants brainstormed strategies to overcome the barriers they identified.

Strategies/action plans are provided below:

Strategies for better communication and coordination between stakeholders:

1. Return all phone calls and utilize coalition of stakeholders (including Tribes) that has regular meetings on projects or topics. Examples of coalitions include New Mexico coalition, and USDA and NRCS. (As an action item, Molly Morris, Paul Johnson, and Brook Kristovich agreed to discuss this option with Eric Schneider with hopes of convening a coalition in the Northwest and at the NAIHC conference in May.)
 - a. See if a private lender could sponsor the meeting.
 - b. ATNI.
2. Engage BIA. Develop list of contacts and phone numbers at BIA.
 - a. Craig Nolte, Federal Reserve Bank of San Francisco, has a list on his website. His contact information is 206-343-3761, craig.nolte@sf.frb.org and website www.frbsf.org.
 - b. Tribes can take over title status report process. Consortium of Tribes in the Northwest could work together on this. Larger Tribes could pursue independently.
3. More Tribal visibility.
 - a. Washington State Department of Community, Trade, and Economic Development (CTED) has a Housing Trust Fund. A Policy Advisory Team sets criteria as to how things are allocated. Tribes should be represented.
 - b. CTED Comprehensive Plan. Tribes should be represented.
 - c. Lisa Vatske is the contact at CTED.
 - d. Expand to other organizations (Washington State Finance)
4. USDA example for 80-unit Skokomish Tribe Housing Project.

- a. Tribe made presentation about project to a group of stakeholders (Federal, public utilities, consultants, private, state representatives).
 - b. Meetings every 60 days to help see project through.
 - c. Strong Tribal commitment.
 - d. \$8 million committed to project.
 - e. Coordinating regulations – everyone is at table to discuss and resolve barriers.
 - f. 2 years went on.
- 5. USDA Mount Vernon Office is doing a good job communicating. Having USDA get technology to do a web conference is the next step.

Strategies for financing:

- 1. Issue tax credits in Washington State.
 - a. Census Tract not in line with Tribal needs. (Travois.com website. There is a proposed rule on separating Tribal lands from counties in census tract. Can comment until June 3.)
 - b. Rule/policy changes now leave out Tribes.
 - c. Should there be set-aside for Indian Country?
 - d. A solution may be to have a two hour meeting with Mr. Walker, HUD, USDA, and Housing Finance on the tax credit issue at the NAIHC Annual Conference in May.
- 2. Comprehensive list of partners for Tribes.
 - a. Ideas for funding – counties have set-asides, private foundations.
 - b. Associations approach Weyerhaeuser or Gates foundations. Use the foundation directory online, a pay service.
 - c. Mark Flynn, HUD Multifamily Housing, does Federal Housing Administration and wants to partner with Tribes.
- 3. Guidance on how to become 501(c)(3).
- 4. Share best practices through annual report from HUD.
- 5. Create listserv for Native American housing.
- 6. Tribes work on marketing themselves to private funders. Some Tribes have had funding groups out. Hold funding events.

Strategies for the development checklist:

- 1. Checklist only as good as person making the check. There is a need for education.
- 2. Sources for tools:
 - a. NAIHC.
 - b. HUD.
 - c. USDA (disk for project development).
 - d. Microsoft Project.
 - e. Online tools, e.g., Google.

3. Infrastructure Assistance Coordinating Council (IACC) Conference in Wenatchee every fall. The conference focuses on development, not just housing. Find out more through USDA or Washington State CTED Public Works Trust Fund. IACC has a website of development resources. Not designed for Indian Country, but not exclusive. Can get technical assistance on specific projects during the conference.
4. Craig Nolte is initiating an effort between HUD, BIA, and IHS on coordinating environmental reviews. Coordinate within HUD (MF vs. NAHASDA).
5. RD has entered into MOA on other topics such as pass-through of funds.
6. Celeste from Umatilla will give resource on checklists.

Also during this breakout, James Jaime, Quileute, discussed the Quileute funders' tour and shared project highlights. Rob Van Tassell, Archdiocesan Housing Authority, shared the following ideas regarding MF rental projects:

- Get on policy setting advisory committees.
- Set-up subcommittees.
- Washington State Finance Commission wants Tribal representation on commission or committees.
- Housing creates assets for Tribes.
- Wealth of knowledge and expertise, architects, and contractors.
- Representative Chopp, Representative Pettigrew, and Senator Kauffman are contacts in Washington State.
- Specific carve-outs for Native Americans.
- Have direct relationships. Don't rely on consultants.
- Tim Otani is a contact at the Washington Housing Finance Commission.

Finally, Track 5 participants were directed to the following sources for relevant information:

- www.rurdev.gov (Natural Resource Conservation Service)
- Book: ROI for Non-profits, The New Key to Sustainability by Tom Ralser.
- HUD ONAP's calendar of events. (hud.gov/codetalk)
- NativeAmericanShare.com

NEXT STEPS

Northwest Regional Summit attendees identified goals, barriers/impediments, strategies and action plans during breakout sessions. After careful review and study, next steps have been outlined below for action items that Tribes, TDHEs, Federal agencies, and other stakeholders can utilize for implementing short-term actions to address local and regional housing needs.

Track 1 – Assessing Individual Capacity of Families

- Develop a financial education program.
 - To find out the need for a financial education program, conduct a needs assessment that can be utilized for getting buy-in from decision makers and for justification when seeking funding.
 - Research potential funding sources such as: charitable Tribal giving programs; Temporary Assistance for Needy Families (TANF); Community Reinvestment Act dollars from lending institutions; NAHASDA; Washington State Housing Finance Commission; HUD's Resident Opportunities and Self Sufficiency (ROSS) program; Federal Home Loan Bank Affordable Housing Program; other Tribal departments; and local banks/credit unions.
 - Review existing financial education materials that can be utilized or modified for audience. Potential materials include: Money Smart, Pathways Home (NAIHC); Building Native Communities: Financial Skills for Families (Oweesta); and Pathways to Prosperity (Corporation For Enterprise Development).
 - Additional financial education program recommendations: partner with local colleges such as Northwest Indian College, high schools, and non-profit organizations to utilize facilities, find teachers, and to assist in developing financial education program; schedule classes around bus schedules and convenient times for potential participants; work with community action agencies to provide transportation to classes; provide onsite counseling or develop a website with online training if transportation is not available and to reach Tribal members outside service area; and promote classes through employers.
- To increase employment opportunities: provide General Education Development (GED) classes to Tribal members and offer rewards upon completion; partner with local colleges for training; team up with community action agencies that provide training to become certified child care providers; sponsor job fairs; partner with Work Source; coordinate with Tribal Employment Rights Ordinance Office; utilize ONABEN Native American Business Network; and offer job sharing.

- Apply for child care grants to start up early childhood education programs or expand current programs to make child care available for parents needing to work outside the home.
- Promote personal development for youth with a focus on trust, leadership and self-empowerment by utilizing Boys & Girls Clubs; hosting an inspirational speaker; coordinating cultural activities such as constructing a longhouse or gathering place; establishing youth councils for students to get involved and interact with Tribal youth from area communities; and teaming up with Elder Councils.

Track 2 – Community Security, Drug Abuse Prevention, and Safety Models

- Develop a recycling program by initiating a planning process to determine what type of program would best suit the needs of the community (typical options include drop-off centers, buy-back centers, and curbside collection). Items to consider during planning include: determine the cost of the program and where funding will come from; quantity and composition of recyclables in community; how to encourage participation; and lessons learned from Tribes with existing recycling programs. The U.S. Environmental Protection Agency has a Recycling Guide for Native American Nations that can be utilized as resource information.
- Provide youth programs such as summer employment, recreational activities, cultural programs taught by elders, educational programming, and a bring-youth-to-work day. Develop partnerships to ensure youth of all income levels can be included in all programs.
- Include Tribe, youth and other partners in the planning and program development process to get input from all interested parties including initiatives coming from Council level.
- Develop Tribal code for cleanup, enforcement, and ethics; ask for support and resources for enforcing existing leases, policies and ordinances.
- Hold an annual community clean-up event to clean up streets, get rid of bulky waste, etc. Make it fun by having a celebration at the end of the day with music, food, or other entertainment.
- Develop an animal control program.
 - Create an ordinance that states the purpose and intent of enacting animal control measures.
 - Next, look at specific ordinances needed in the local community including animals running at large; dangerous dog provisions; animal waste; noise control; spay/neuter; and vaccinations.
 - Offer clinics for vaccinations and voucher program to assist with spay/neuter costs.
- Implement Drug Abuse Resistance Education (D.A.R.E.) program, which requires a cooperative venture between the school and law enforcement. Police officers must take D.A.R.E. Officers Training before presenting curriculum in the classroom.

- Develop health and wellness education programs such as: fitness programs; challenges among Tribal employees; workout center; wellness screenings; health fairs; and health resource information, i.e., local health providers, health clinics, reading material on health wellness, etc.

Track 3 – Sustainability and Energy Efficiency in Indian Housing Development

- Develop a strategic plan to determine approach to go green; prioritize on what changes can be made with time and resources available.
- Develop a Tribal green workforce by collaborating with local agencies, universities and community/technical colleges for training programs; hold HUD regional green training sessions; network with local builders associations; and encourage green contractor training.
- Lobby decision makers at Tribal level and Federal level for green set-aside funding.
- Work with advocacy organizations such as National American Indian Housing Council and National Congress of American Indians to improve the green regulatory environment including the issue of total development costs.
- Educate youth by setting up energy conservation teams, partnering with local YouthBuild programs, and inviting a utility representative such as a meter reader into classrooms to share how electricity and natural gas are measured and provide demonstrations on how much energy different appliances use.
- Develop a Green Glossary to define and understand green and building science. Resources are available online that can be tailored for use at the Tribal level.

Track 4 – Assessing and Documenting Needs

- Launch a pilot project for data collection to accurately document and assess needs.
 - First perform a records inventory to determine what data is already available.
 - Then communicate at director level for comprehensive team approach.
 - Develop a data agenda to define purpose of data collection; determine the types of data to be collected (confidential/non-confidential); estimate cost of project; and identify potential sources of funding such as Rural Housing and Economic Development (RHED) and Indian Health Service (IHS) grants.
 - Present project to Tribal Council with informative and interesting presentation.
- Set up a meeting with Tribal departments and local agencies to discuss the need and benefit of maintaining and sharing data across all departments including social services, elders, health services, etc. and local agencies. This is needed to assess the whole community and also be able to provide information to potential funders so they see the need.

Track 5 – Leveraging/Financing

- Improve communication between stakeholders by:
 - Participating in or establishing stakeholder coalition meetings.
 - Get involved in policy advisory teams.
 - Host a funders tour.
 - Respond to all phone calls.
- Tribes work with National Congress of American Indians and First Nations Development Institute and Research Team to review research and recommendations from the BIA Land Title and Recordation Office Study; pursue on own or as a consortium taking over the title status report process.
- Research and determine if setting up a 501(c) 3 organization is worthwhile in order to apply for certain private grants.
- Coordinate environmental reviews between HUD, BIA, and IHS.
- Compile a list of partners and funding sources available such as:
 - Federal Reserve Bank.
 - Grants.gov.
 - Online foundation directories such as Foundation Center.
 - Private foundations such as Gates, Weyerhauser.
- Publish Tribal best practices in leveraging resources.
- Participate in Infrastructure Assistance Coordinating Council Conference that focuses on development. Technical assistance is provided on specific projects during the conference.
- Create development checklists. Utilize resources such as:
 - USDA project development tool.
 - Microsoft Project (classes are available to learn this program at colleges and also through training companies).
 - Various online resources that can be modified to meet needs.

SUMMIT BREAKOUT SUMMARIES AND ACTION PLANS

Northwest Summit participants selected one of five breakout Tracks to participate in throughout the Summit. The breakout teams participated in sessions that focused on: Creating the Vision and Sharing Success; Identifying Barriers and Impediments; and Strategies and Actions Plans. Each breakout team identified and discussed strategies and actions plans that could be accomplished within six months to overcome the barriers associated with improving the quality of housing in Tribal communities. The Summit breakout matrix summarizes the results of the breakout sessions.

Track One – Assessing Individual Capacity of Families		
Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies & Action Plans
<ul style="list-style-type: none"> Financial Education (FE). 	<ul style="list-style-type: none"> Attitude and lack of interest leads to low participation attendance at financial education. Funding for classes is an issue. Cultural sensitivity (both curriculum and the trainers). Diversity of knowledge of participants. Lack of facilities. Transportation. 	<ul style="list-style-type: none"> Relevant rewards and incentives (dinner, etc.) and discounts from lenders and title companies; i.e. Lowe's card. Improve the image of housing to build up trust level by participating in other local events (clean up day, etc.). Seek funding from charitable Tribal giving programs; Temporary Assistance for Needy Families dollars; Community Reinvestment Act dollars from lending institutions; NAHASDA; Washington State Housing Finance Commission; HUD Resident Opportunities for Self Sufficiency; Federal Home Loan Bank

Track One – Assessing Individual Capacity of Families		
Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies & Action Plans
		<p>Affordable Housing Program; other Tribal depts.; Mortgage Guarantee Insurance Corporation; and local banks/credit unions.</p> <ul style="list-style-type: none"> • Partner with local colleges (Northwest Indian College) and other non-profit organizations for financial education and facilities. • Use other resource providers to help teach classes (high school teachers are a resource to teach financial education). • Gather housing needs assessment tools to share on listserv (that showed the need for financial education). • Gather curriculums and send links to participants on: Money Smart, Pathways Home (NAIHC); Building Native Communities (Oweesta); and Pathways to Prosperity (Corporation For Enterprise Development). • Networking opportunity for housing counselors (listserv, webinars, teleconference calls, chat rooms – social networking site). • Schedule classes around bus schedules.

Track One – Assessing Individual Capacity of Families		
Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies & Action Plans
		<ul style="list-style-type: none"> • Community action agencies can pick up folks or onsite counseling. • Website with all financial education info, sample forms and links to online training. • One-Stop-Shop for Resources on Res. • Educate on importance of types/cost of insurance. • Promote financial education thru employer.
<ul style="list-style-type: none"> • Homeownership. 	<ul style="list-style-type: none"> • Land – fractionated land, no infrastructure, cost of leasing land, land type: fee simple vs. trust. • Lack of housing stock – not a lot of homes for sale on reservation; need to develop more homes. • Affordability – cost of home. • Credit – establishing credit, history. • Income – having stable and enough income. 	<ul style="list-style-type: none"> • Develop a Tribal housing brochure (i.e. Nez Perce model). • Checklist for home buying process on reservation. • Better customer service from the housing authority to the tenants (trust). • Housing fair for community. • On-site sovereign lending task force.
<ul style="list-style-type: none"> • Personal development for all ages including youth and self-empowerment and trust. 	<ul style="list-style-type: none"> • Privacy/pride issue – people don't want you in their business. • Lack of self-esteem. • Lack of good role models. 	<ul style="list-style-type: none"> • Appoint a Tribal member advocate to work with outside agencies. • Sponsor or attend community events – be seen, build trust.

Track One – Assessing Individual Capacity of Families		
Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies & Action Plans
	<ul style="list-style-type: none"> • Substance abuse. • Lack of family support. 	<ul style="list-style-type: none"> • Boys & Girls Club – leadership focus. • Establish youth councils. • Set-up community youth role model/champion speaking engagement. • Provide college education and living scholarships. • Construct a longhouse/cultural gathering place.
<ul style="list-style-type: none"> • Employment. 	<ul style="list-style-type: none"> • Child care. • Attitudes and motivation – getting folks motivated to work. • Education – lack of vocational or higher education. • Lack of jobs – not enough jobs in the communities. • Work skills – lack of job training to pursue employment. 	<ul style="list-style-type: none"> • GED sessions onsite – rewards are provided upon completion. • Partner with local colleges for training. • Community action agencies provide training for students/others to become certified child care providers (WeTip). • Child care grant. • Vocational rehab service that matches talents with jobs via training (local community college). • Partner with WorkSource. • Partner with Tribal Employment Rights Ordinance Office. • Job fairs (at casino or on reservation). • Job share with child care. • ONABEN grants program.

Track Two – Community Security, Drug Abuse Prevention, and Safety Models		
Creating the Vision and Sharing Success	Identifying Barriers and Impediments	Strategies and Action Plans
<ul style="list-style-type: none"> Promote health, safety, and wellness for the whole community. 	<ul style="list-style-type: none"> Hopelessness resulting in: <ul style="list-style-type: none"> relapse. denial. lack of respect. lack of empowerment. Lack of health care providers. Lack of wellness programs. Lack of quality doctors. Lack of enforcement. Lack of funds. Lack of family support. 	<ul style="list-style-type: none"> Annual community clean-up event. Develop recycling program (network with Tribes with existing recycling programs). Spay/neuter and vaccine programs for cats and dogs. Develop an animal control ordinance. Develop transitional recovery program for individuals just out of treatment and their families. Implement Drug Abuse Resistance Education (D.A.R.E.) program. On-going health and wellness education programs (wellness screening, fitness programs). Summer employment, recreation/ cultural, and education programs for youth (partnering with Tribe so that youth of all income levels can be included).
<ul style="list-style-type: none"> Develop Tribal collaboration. 	<ul style="list-style-type: none"> Lack of jurisdictional interest, cooperation, collaboration, territorial issues, communication, and education. 	<ul style="list-style-type: none"> Include Tribe and other partners in the planning and program development process.

Track Two – Community Security, Drug Abuse Prevention, and Safety Models		
Creating the Vision and Sharing Success	Identifying Barriers and Impediments	Strategies and Action Plans
	<ul style="list-style-type: none"> • Lack of funding for law enforcement. • Lack of leadership and lack of continuity of leadership. 	<ul style="list-style-type: none"> • Ask for Tribal support and resources to enforce existing leases, policies and ordinances. • Pick up on initiatives coming from council level. • Listen, be approachable and willing to work with other partners with common, measurable goal. • Information sharing with other Tribes. • Networking with other Tribes to alert law enforcement of banned and/or dis-enrolled individuals.
<ul style="list-style-type: none"> • Develop, change, and enforce policies and ordinances (including code of ethics). 	<ul style="list-style-type: none"> • Resistance to change. • Lack of accountability/conflict of interest and nepotism. • Lack of education of policies at all levels. • Lack of trust at all levels. 	<ul style="list-style-type: none"> • Planning (with other Tribes and partners). • Develop Tribal code to assist with clean up and enforcement. • Enforcement of policies, ordinances, etc. • Community survey and involvement in needs assessment. • Sponsor regularly scheduled training and information sharing regarding policies, procedures, etc. • Elders teaching cultural traditions to the

Track Two – Community Security, Drug Abuse Prevention, and Safety Models		
Creating the Vision and Sharing Success	Identifying Barriers and Impediments	Strategies and Action Plans
		<p>younger generation (through the longhouse, and bringing elders and positive role models into the schools).</p> <ul style="list-style-type: none"> • Involve the youth in change (include youth representation in decision making process). • Expose youth to positive role modeling (bring them to work day, bring them to meetings, etc., so they can see what is being done). • Random drug testing.
<ul style="list-style-type: none"> • Seek appropriate funding mechanisms. 	<ul style="list-style-type: none"> • Lack of knowledge of funding resources. • Different funding criteria requirements. • Lack of communication, planning, and prioritization. • Funding challenges for people not of low income. 	<ul style="list-style-type: none"> • Grant writing. • Recruit help from volunteers and charitable organizations. • Organize youth volunteer groups.
<ul style="list-style-type: none"> • Education for community and partners. 	<ul style="list-style-type: none"> • Lack of involvement. • Lack of organized meetings. 	<ul style="list-style-type: none"> • Be a positive role model. • Volunteer in community activities. • Piggy-back on other community events to further our goals. • Sharing culture and traditions with non-Native partners.

Track Three – Sustainability and Energy Efficiency in Indian Housing Development		
Creating the Vision and Sharing Success	Identifying Barriers and Impediments	Strategies and Action Plans
<ul style="list-style-type: none"> Defining green and building science. 	<ul style="list-style-type: none"> Perception and resistance to change. Regulatory standards. Different certifications. 	<ul style="list-style-type: none"> Develop Green Glossary at the Tribal level. Share information/online forums. Develop a strategic plan.
<ul style="list-style-type: none"> Education (leaders, tenants, funders). 	<ul style="list-style-type: none"> Standard practices. Lack of knowledge. Lack of Federal cooperation. Changing behaviors. 	<ul style="list-style-type: none"> HUD-coordinated regional green training. Practical applications (ex. meter readers). Regional green team. Reaching the kids (energy conservation teams, YouthBuild partnership).
<ul style="list-style-type: none"> Making green affordable. 	<ul style="list-style-type: none"> Total development cost restrictions and waiver timeframes. Upfront vs. life-cycle cost of project. Performance-based standards. 	<ul style="list-style-type: none"> Green set-aside (both Tribally and Federally). Use financing that takes advantage of energy efficiency. Bulk/cooperative purchasing.
<ul style="list-style-type: none"> Green opportunities (jobs, technologies). 	<ul style="list-style-type: none"> Trainable and consistent workforce. Craftsman to “Greenman.” Reliable funding. 	<ul style="list-style-type: none"> Collaboration with local agencies, universities, community/technical colleges. Green contractor training/networking with builders associations.

Track Three – Sustainability and Energy Efficiency in Indian Housing Development		
Creating the Vision and Sharing Success	Identifying Barriers and Impediments	Strategies and Action Plans
<ul style="list-style-type: none"> Improve green regulatory environment. 	<ul style="list-style-type: none"> Bureaucracy. Timelines. Apathy/status quo. 	<ul style="list-style-type: none"> Developing Tribal green workforce. Total development cost green bump streamlining process. Deadline/turnaround time establishments. Promote advocacy at NAIHC, NCAI, and other national level Tribal entities. Highlighting the benefits, growing the passion – Seven Generations.

Track Four – Assessing and Documenting Needs		
Creating the Vision and Sharing Success	Identifying Barriers and Impediments	Strategies and Action Plans
<p>With accurate and reliable data the housing needs of our communities would be met in a meaningful and efficient way.</p> <ul style="list-style-type: none"> • Be the author of your own story in terms of data and stories/experiences. • Long range vision that takes whole community into account. • Ready and accurate data easily accessible. 	<p>No History of Sharing Information.</p> <ul style="list-style-type: none"> • Information is power. • Not a Tribal priority to collect data. • Concern of confidentiality rules. <p>Tribal Structure.</p> <ul style="list-style-type: none"> • Decentralization of departments – compartmentalized data. • Lack of staffing for data collection and retention. • Cost. <p>Conflicting Program Requirements.</p> <ul style="list-style-type: none"> • Definitions differ (homeless). • Eligibility (can't be in a shelter; must be in a shelter). • Knowing appropriate and effective research methods. 	<ul style="list-style-type: none"> • Communicate the need and show the benefit of maintaining and sharing data both within the community and across departments. • Perform a records inventory in your own department. • Launch a pilot. Invite directors to take part. One-on-one meetings, first. Then a spot on agenda for the directors' meeting. Continue up the appropriate Tribal chain of command. • Develop a data agenda to go to Tribal Council. Identify types of data for confidentiality and standardization. • Define roles of members of the project team: Define purpose of data being collected; priority; costs and sources of funds (Rural Housing and Economic Development, Port Gamble S'Klallam Health Dept. survey). • Use contact resources contained in Summit notebook.

Track Five – Leveraging and Financing		
Creating the Vision and Sharing Success	Identifying Barriers and Impediments	Strategies and Action Plans
<ul style="list-style-type: none"> Better communication coordination between stakeholders. 	<ul style="list-style-type: none"> Staff turnover, lack of staff. Capacity, lack of succession planning. Lack of trust/confidence between Tribe and financial institutions and limited cultural sensitivity. Lack of predevelopment money, poor request for proposals, lack of technical assistance. Lack of knowledge of resources and correct contacts. 	<ul style="list-style-type: none"> Return all phone calls. Coalition of stakeholders (including Tribes) that has regular meetings on either projects or topics. Engage BIA. Develop list of contacts at BIA and other agencies. Tribes can take over title status report process. Consortium of Tribes in the Northwest work together on this. Larger Tribes could pursue on own. More Tribal visibility. Tribes get involved in policy advisory teams. Technical assistance teams. Present projects to stakeholders; include private, state, Federal and Tribal partners.
<ul style="list-style-type: none"> Financing. 	<ul style="list-style-type: none"> Lack of awareness of many different funding sources. Awareness of homeowner financing resources. Awareness of large development project resources. Too few underwriters for 184 program 	<ul style="list-style-type: none"> Find out how census tracks are determined. Make sure they account for Indian areas. Meet with Steve Walker from Washington State Housing Finance Commission at NAIHC Annual Conference in May to discuss tax

Track Five – Leveraging and Financing		
Creating the Vision and Sharing Success	Identifying Barriers and Impediments	Strategies and Action Plans
	(takes too long, and lack of certainty).	<p>credits in Washington.</p> <ul style="list-style-type: none"> • Determine all funding sources. Compile list. IHCC website, Federal Reserve Bank website, Federal services (grants.gov, supernofa), private foundations (Gates, Weyerhaeuser). • Find out how to become 501(c)(3) in order to apply for private grants. • HUD resume publishing best practices. • Host funders tour.
<ul style="list-style-type: none"> • Development Checklist. 	<ul style="list-style-type: none"> • No standardized work product between agencies (i.e. varying environmental standards). • Who will create and maintain it? • Tribes develop checklists themselves to simplify. 	<ul style="list-style-type: none"> • Contact NAIHC, HUD and Paul Johnson. • Utilize Microsoft Project for resources. • Infrastructure Assistance Coordinating Council (IACC) conference in Wenatchee every fall. Focuses on development –not just housing. Can get TA on specific projects during the conference. • Craig Nolte initiating effort between HUD, BIA, IHS on coordinating environmental reviews.

Attachment 1

Agenda

Northwest HUD Regional Housing Summit
“Sharing Our Successes: Tribes Building New Relationships To Solve Housing Needs”
April 30 – May 1, 2008
Grand Mound, WA

Day 1: Wednesday, April 30th

- 7:00 a.m. Registration
- 8:15 a.m. Plenary Session - Welcome and Opening Ceremonies
- Call to Order by Elena Bassett
 - The Chehalis Tribe Color Guard
 - Chehalis Canoe Family Drum Group
 - Prayer by Dan Gleason “Bones” Chehalis Tribal Elder
 - Welcome by Ken Bowring, ONAP Regional Administrator
 - Welcome by John Meyers, HUD Regional Director
 - Welcoming Remarks by Chehalis Tribal Chairman, David Burnett
 - Greeting by Brook Kristovich, Chairman, Northwest Indian Housing Association
 - Greeting by Ernie Stensgar, Chairman, Affiliated Tribes of Northwest Indians
- 9:15 a.m. Rodger Boyd, Deputy Assistant Secretary, HUD, Office of Native American Programs
- 9:30 a.m. Joe Garcia, President, National Congress of American Indians
- 9:45 a.m. BREAK
- 10:00 a.m. Chehalis Tribe Case Study

- Lennea Magnus, Chehalis Tribe Planning Department
- 10:30 a.m. Break-Out Session Structure and Protocol – Bob Gauthier
- 10:45 a.m. Break-Out Session One (Participants select one of five Tracks)
 - Track Introductions, Success Stories, Vision and Goals
- Noon LUNCH (on your own)
- 1:15 p.m. Plenary Session – Team Reports from first Break-Out Sessions
- 2:00 p.m. Break-Out Session Two (Participants stay in selected Track)
 - Where are we now? Where would we like to be?
- 3:30 p.m. BREAK
- 3:45 p.m. Plenary Session – Team Reports from second Break-Out Sessions
- 4:30 p.m. Guest speaker
 - Gordon James, Skokomish Tribe
- 5:00 p.m. ADJOURN

Day 2: Thursday, May 1st

- 8:30 a.m. Plenary Session
 - Recap of Day One – Bob Gauthier
- 9:00 a.m. Break-Out Session Three (Participants stay in selected Track)
 - How will we get there?
- 10:00 a.m. BREAK
- 10:15 a.m. Break-Out Session Three (continued)
- Noon LUNCH (on your own)

- 1:15 p.m. Plenary Session – Team Reports from third Break-Out Session
- 2:45 p.m. BREAK
- 3:00 p.m. Plenary Session – Taking the message home and Closing Comments
- Henry Cagey, Lummi Tribe Chairman
- 3:45 pm. BREAK
- 4:00 p.m. Open Forum – Opportunity for participants to present additional ideas/and or concerns
- 5:00 p.m. ADJOURN

Attachment 2

Participant List

Abrahamson, Clyde
Spokane Indian Housing Authority
6401 Sherwood Addition
PO Box 195
Wellpinit, WA 99040
509-258-4523
clydesiha@spokanetribe.com

Adams, Elile
Nooksack Indian Tribe
PO Box 122
Deming, WA 98244
360-592-5163
eadams@nooksack-tribe.org

Aikman, Jamie
Port Gamble S'Klallam Tribe
31912 Little Boston Rd.
Kingston, WA 98346
360-297-6226

Alexander, Bear
Chinook Wind Enterprises, Inc.
704 28th St SW
Mountlake Terrace, WA 98043
206-851-6470
bear@getcwe.com

Alexander, Andrecl
Chinook Wind Enterprises
7104 230th St SW
Mountlake Terrace, WA 98043
425-673-0749
andrecl@getcwe.com

Appeney, Sandra
Fort Hall Housing
161 Wardance Circle
Pocatello, Idaho 83202
208-237-1174
sappeney@ida.net

Atencio, Jolene
RDI
PO Box 1357
Warm Springs, WA 97761
541-912-4112
jestimo@live.com

Bacak, Chris
Southern Puget Sound Inter-Tribal
Housing Authority
PO Box 617
814 Oakhurst Drive
Elma, WA 98541-0617
360-482-4500
chrisb@spsitha.com

Bailey, Tracy
Confederated Tribes of Siletz Indians
Box 549
Siletz, Oregon 97380
541-444-8278
tracyb@ctsi.nsn.us

Ballew, Jacqueline
Lummi Housing Authority
2828 Kwina Road
Bellingham, WA 98226
360-384-2373
jacquelineb@lummi-nsn.gov

Bassett, Elena L
Colville Indian Housing Authority
PO Box 528
42 Convalescent Ctr Blvd
Nespelem, WA 99155
509-634-2162
elena.bassett@colvilletribes.com

Bell, Joyce
Nisqually Indian Tribe
2205 Lashi St. SE
Olympia, WA 98513
360-493-0081
bell.joyce@nisqually-nsn.gov

Bess, David
Southern Puget Sound Inter-Tribal
Housing Authority
PO Box 617
814 Oakhurst Drive
Elma, WA 98541-0617
360-482-4500
daveb@spsitha.com

Berg, James
Yakama Nation Housing Authority
PO Box 156
Wapato, WA 98951
509-877-6171
Ynhahr@msn.com

Berntsen, Robert
Western Coalition of Alaska Natives
301 Second Ave
Seattle, WA 98101
206-274-8230
ungabob1@msn.com

Bertucci, Sheryl
Cowlitz Indian Tribal Housing
107 Spencer Rd
Toledo, WA 98591
360-864-8722
sherylb@toledotel.com

Beyer, Karen
Quileute Housing Authority
PO Box 159
La Push, WA 98350
360-374-9719
cynthia.williams@quileutenation.org

Black, Bert
Quileute Housing Authority
PO Box 159
La Push, WA 98350
360-374-9719
qha@centurytel.net

Borcherding, Dave
Olympic Northwest Mortgage
1480 N.W. Sid Uhinck Road
Silverdale, WA 98383
360-698-2000
dborcherding@olynorthwest.com

Bourgault, Erich
Wahkontah Consultants Inc
12014 58th Ave SW
Lakewood, WA 98499
904-305-2746
erich.bourgault@gmail.com

Bourgault, Dustin
Wahkontah Consultants, Inc.
6532 16th Ave SW
Seattle, WA 98106
206-917-3713
dustinbourgault@hotmail.com

Bowring, Ken
HUD NwONAP
909 First Ave.
Suite 300
Seattle, WA 98104-1000
206-220-5391
ken.a.bowring@hud.gov

Boyd, David
Chehalis Tribal Housing Authority
PO Box 314
Oakville, WA 98568
360-273-7723
chehalistha@comcast.net

Brend, Toni Ann
Coquille Indian Housing Authority
2678 Mexeye Loop
Coos Bay, Oregon 97420
541-888-6501
o.brend@charter.net

BringsYellow, Virginia
Quinault Housing Authority
PO Box 160
209 Spruce St.
Taholah, WA 98587
360-276-4320
vibringsyellow@quinault.org

Brown, Ilia
Tulalip Tribes
6319 23rd Ave Ne
Tulalip, WA 98271
360-716-4821
ibrown@tulaliptribes-nsn.gob

Brown, Laurie
HUD/NwONAP
909 1st Ave., Suite 300
Seattle, WA 98104
206-220-6447
laurie.brown@hud.gov

Bryan, Annette
Puyallup Elders Development
PO Box 1844
Tacoma, WA 98404
253-608-5995
annette@ecofab.net

Burnett, David
Chehalis Confederated Tribes
PO Box 536
Oakville, WA 98568
360-273-5911

Cagey, Henry
Lummi Indian Business Council
2616 Kwina Rd.
Beillingham, WA 98226
360-384-7134
haleyo@lummi-nsn.gov

Calica, Carlos
Warm Springs
PO Box 1187
1236 Scouts Dr
Warm Springs, Oregon 97761
541-553-3201
ccalica@wstribes.org

Callihoo, Carrie
Port Gamble S'Klallam Tribe
31912 Little Boston Rd.
Kingston, WA 98346
360-297-6226

Canales, Virginia
Chehalis Tribal Housing Authority
PO Box 314
Oakville, WA 98568
360-273-7723

Carney, Tom
ONAP
909 First Avenue
Suite 300
Seattle, WA 98104
206-220-6204
tom.carney@hud.gov

Cassady, Patricia
Lender
19109 36th Ave W
Lynnwood, WA 98036
425-422-3037
patricia@goldmarkfinancial.com

Coyle, Larry
Cowlitz Indian Tribal Housing
PO Box 711
Chehalis, WA 98531
360-864-8720
chetra@aol.com

Cultee, Donna
Lummi Tribal Housing Authority
2828 Kwina Road
Bellingham, WA 98226
360-384-2295
michelleg@lummi-nsn.gov

Cunningham, Renae
Samish Indian Nation
PO Box 217
Anacortes, WA 98221
360-293-6404 ext 111
Rcunningham@samishtribe.nsn.us

Dickey, Shayna
USDA Rural Development
1835 Black Lake Blvd SW
Suite C
Olympia, WA 98512
360-704-7717
shayna.dickey@wa.usda.gov

Dickson, Aubre
Homestead Community Financing
805 SW Broadway St.
Suite 1500
Portland, Oregon 97205
503-276-1555
ad@homesteadcap.com

Diehl, Joseph
Northwest Indian Housing Association
PO Box 3785
Seattle, WA 98126-3785
206-290-5498
NWIHA@aol.com

Donovan, Ernestine
Cowlitz
1055 9th Ave
Longview, WA 98632
360-575-3300
mothers8@yahoo.com

Dugger, Joani
Confederated Tribes of Grand Ronde
28450 Tyee Road
Grand Ronde, Oregon 97347
503-879-1804
joan.dugger@grandronde.org

Duncan, John
Nooksack Indian Tribe
PO Box 157
5016 Deming Road
Deming, WA 98244
360-296-2315
jduncan@nooksack-tribe.org

Eastman, Gina
Bureau of Indian Affairs Division of
Credit
911 N.E. 11th Avenue
Portland, Oregon 97232
503-231-6754
cynthia_williams_mail@yahoo.com

Eastman, Mary
Quileute Housing Authority
PO Box 159
La Push, WA 98350
360-374-9719
cynthia_williams_mail@yahoo.com

Edmo, Ladd
Fort Hall Housing A
161 Wardance Circle
Pocatello, Idaho 83202
208-237-1174
ledmo@ida.net

Edwards, Lenore
Port Gamble S'Klallam Tribe
31912 Little Boston Rd.
Kingston, WA 98346
360-297-6226

Ellsworth, Lorrie
Spokane Indian Housing Authority
PO Box 195
6401 Sherwood Addition
Wellpinit, WA, 99040
509-258-4523
lorriesiha@spokanetribe.com

Evans, Lorelei
Puyallup Tribal Housing Authority
2806 E. Portland Ave
Ste #200
Tacoma, WA 98404
253-573-7950
loreliev@puyalluptribe.com

Fairbanks, Donna
NAMS
2964 160th St.
Lengby, Minnesota 56651
218-668-2874
donna8_60@msn.com

Fenton, Gene
Colville Indian Housing Authority
PO Box 528
42 Convalescent Ctr Blvd
Nespelem, WA 99155
509-634-2176
gene.fenton@colvilletribes.com

Fisher, Terry
Conf Tribes of Siletz Indians
555 Tolowa Court
Siletz, Oregon 97380
541-444-8312
tdfshr@yahoo.com

Flynn, Mark A.
HUD MultiFamily Program Center
909 1st Ave - Ste 190
Seattle, WA 98104
206-220-5240
mark.a.flynn@hud.gov

Fonzi, Roseann
Quilente Housing Authority
PO Box 159
La Push, WA 96350
360-374-9719
roseann.fonzi@quilentenation.org

Foster, Karin
Yakama Nation Housing Authority
3240 Fort Road
Toppenish, WA 98948
509-865-2880

Foster, Tim
Yakama Nation Housing Authority
PO Box 156
Wapato, WA 98951
509-877-6171

Friday, N. Iris
NWONAP
909 1st Ave #300
Seattle, WA 98104
206-220-5420
iris.friday@hud.gov

Fulton, Jenny
Port Gamble S'Klallam Tribe
31912 Little Boston Rd.
Kingston, WA 98346
360-297-6226

Garcia, Lisa
Hoh Indian Tribe
PO Box 2196
Forks, WA 98331
360-374-6137
lisa175@hotmail.com

Garcia, Delbert
Confederated Tribes of Warm Springs
Box C
Warm Springs, Oregon 97761
541-553-4894

Garcia, Joe
NCAI
PO Box 1099
San Juan Pueblo, New Mexico 87566
505-852-4400 Ext. 4210
mistylake@cybermesa.com

Garcia, Sharlayne
Warm Springs Housing Authority
PO Box 1167
Warm Springs, Oregon 97761
541-553-3250

Gauthier, Bob
Native American Management
Services
36737 Bouchard Rd.
Ronan, Montana 59864
406-253-1903
ahoy@ronan.net

George, Angela
Port Gamble S'Klallam Tribe
31912 Little Boston Rd.
Kingston, WA 98346
360-297-2416

Giles, Penni
Squaxin Island Tribe
10 SE Squaxin Lane
Shelton, WA 98504
360-432-3877
pgiles@squaxin.nsn.us

Ginter, Carina Kistler
Grand Ronde Tribal Housing
Authority
28450 Tyee Road
Grand Ronde, Oregon 97347
503-879-2403
carina.ginter@grandronde.org

Gleason, Dan
Confederated Tribes of Chehalis
420 Howanut Road
Oakville, WA 98568
360-273-5911
dgleason@chehalis-tribe.org

Glynn, Elizabeth
Travois, Inc.
2927 Grand Avenue
Kansas City, Missouri 64108
816-268-1283
elizabeth@travois.com

Hanna, Mary
Port Gamble S'Klallam Tribe
31912 Little Boston Rd.
Kingston, WA 98346
360-297-6226
maryh@pgst.nsn.us

Hansen, Scott
American Indian Energy Information
1126 Gateway Loop
Suite 120
Springfield, OR 97477
866-744-9300
aiei_scott@yahoo.com

Harjo, Francis
HUD ONAP
451 Seventh St.
Room 4126
WA, DC 20410
202-401-7914
francis.l.harjo@hud.gov

Harjo, Valerie
Countrywide
10205 SE Sunnyside Rd
Clackamas, Oregon 97015
503-785-2115
valerie_harjo@countrywide.com

Harper, Debbie
USDA Rural Development
1835 Black Lake Blvd SW - Ste C
Olympia, WA 98512
360-704-7764
debbie.harper@wa.usda.gov

Harrison, Preston
Yakama Nation Housing Authority
PO Box 156
Wapato, WA 98951
509-877-6171
prestonh0@hotmail.com

Hartman, Anna
Chehalis Tribal Housing Authority
PO Box 314
Oakville, WA 98568
360-273-7723

Hause, Jerry
Cowlitz Indian Housing Authority
107 Spencer Rd
Toledo, WA 98591
360-864-8720 Ext. 102
jhouse@toledotel.com

Hernandez, Vera
Yakama Nation
PO Box 151
Toppenish, WA 98948
509-865-5121
verah@yakama.com

Herren, Eunice
CTED Housing Division
906 Columbia St SE
PO Box 42525
Olympia, WA 98504
360-725-2949
euniceh@cted.wa.gov

Hill, Tanya
Internal Revenue Service
915 2nd Avenue
Seattle, WA 98174
206-220-5791
Tanya.l.hill@irs.gov

Hively, Andria
USDA Rural Development
1835 Black Lake, Blvd SW
Suite C
Olympia, WA 98512
360-704-7771
andria.hively@wa.usda.gov

Honhongva, Mary
Upper Skagit
25948 Community Plaza Way
Sedro Woolley, WA 98284
360-854-7014
mhonhongva@upperskagit.com

Hoskison, Gayle
USDA Rural Development
1835 Black Lake Blvd Ste C
Olympia, WA 98512
360-704-7753
gayle.hoskison@wa.usda.gov

Hren, Janet
Lower Elwha Housing Authority
22 Kwitsen Drive
Port Angeles, WA 98363
360-457-5116
janeth@elwhahousing.com

Hudgeons, Jeremy
HUD
909 First Avenue
Seattle, WA 98104
206-220-5446
jeremy.l.hudgeons@hud.gov

Hur, Claire
Williams Kastner & Gibbs PLLC
601 Union Street
Suite 4100
Seattle, WA 98101
206-233-2925
chur@williamskastner.com

Hussey, Duane
Grande Ronde
9615 Grand Ronde Road
Grand Ronde, WA 97347
503-879-4526
duane.hussey@granderronde.org

Jack, Laura
Yakama Nation Credit Enterprise
PO Box 1160
Toppenish, WA 98948
509-865-7156
ljack@ynce.com

James, Gina
Quinault
PO Box 189
1214 Aalis
Taholah, WA 98587
360-276-8211
gjames@quinault.org

James, Gordon
Skokomish Tribe
PO Box 1388
Shelton, WA 98584
360-898-7071
C2c@hctc.com

Jamie, James
Quileute Indian Tribe
PO Box 279
La Push, WA 98350
360-374-6163
jamiejames@hotmail.com

Jensen, Sara
HUD
909 1st Ave
Seattle, WA 98112
206-220-5226
sara.jensen@hud.gov

Johnson, Amy
NwONAP
909 1st Ave.
Suite 300
Seattle, WA 98104
206-220-6213
amy.johnson@hud.gov

Johnson, Paul
USDA Rural Development
1835 Black Lake Blvd SW
Olympia, WA 98512
360-704-7761
paul.johnson@wa.usda.gov

Johnson, Vesta
Warm Springs
PO Box 541
Warm Springs, Oregon 97761
541-475-2988
chuckwush@yahoo.com

Jones, Matilda Marie
Umatilla Reservation - CTUIR
34 Walla Walla Court
Pendleton, Oregon 97801
541-966-4592
matildamariejones@hotmail.com

Jones, Shirley "Dodie"
Tulalip Tribes Housing Department
3107 Reuben Shelton Road
Tulalip, WA 98271
360-716-4456
shirleyjones@tulaliptribes-nsn.gov

Jones, Floyd
Port Gamble S'Klallam Tribe
31912 Little Boston Rd.
Kingston, WA 98346
360-297-6226

Jones, Jake
Port Gamble S'Klallam Tribe
31912 Little Boston Rd.
Kingston, WA 98346
360-297-6226

Jordan, Eric
United Indians of All Tribes
Foundation
PO Box 99100
Seattle, WA 98139
206-213-0348
ejordan@unitedindians.org

Karwaki, Tom
Port Gamble S'Klallam Tribe
31912 Little Boston Rd.
Kingston, WA 98346
360-297-6226

Kauffmann, Mary
Lummi Housing Authority
2828 Kwina Rd
Bellingham, WA 98226
360-384-2278
maryk@lummi-nsn.gov

Kristovich, Brook B.
Quileute Housing Authority
PO Box 159
LaPush, WA 98350
360-374-9719
bbkrist@msn.com

Kroeker, Deborah
Grand Ronde Tribal Housing Authority
28450 Tyee Road
Grand Ronde, Oregon 97347
503-879-4522
deborah.kroeker@grandronde.org

Krueger, Lowell
Yakama Nation Housing Authority
PO Box 156
Wapato, WA 98951
509-877-6171
lowel.ynha@hotmail.com

Kuntz, Liz
Squaxin Island Tribe
10 SE Squaxin Ln.
Shelton, WA 98584
360-426-9781

LaClair, Denese
Skokomish Tribe
N. 80 Tribal Center Road
Skokomish Nation, WA 98584
360-426-4232
dlaclair@skokomish.org

Lasure, Barrie
USDA/Rural Development
625 SE Salmon Ave - Suite # 5
Redmond, Oregon 97756
541-923-4358 Ext. 130
barrie.lasure@or.usda.gov

Lawrence, Michael
Makah Tribe Housing Department
PO Box 88
Neah Bay, WA 98357
360-645-2378

Lawrence, Wendy
Makah Tribal Housing Department
PO Box 88
Neah Bay, WA 98357
360-645-2378

LeClaire, Bernard
Bureau of Indian Affairs, Puget Sound
Agency
2707 Colby Ave.
Everett, WA 98201
425-258-2651 x 226

Magnus, Lennea
Confederated Tribes of Chehalis
420 Howanut Road
Oakville, WA 98568
360-273-5911 Ext. 1407

McCord, Christina
Confederated Tribes of Siletz Indians
PO Box 549
Siletz, Oregon 97380
541-444-8314
starr_dreamer2002@yahoo.com

Melgaard, John
HUD IG
909 1st Ave
Seattle, WA 98104
206-220-5165
jmelgaard@hudoig.gov

Merrival, Jennifer May
Tulalip Tribes Housing
6103 99th Place NE
Marysville, WA 98270
425-244-4864
jennifermerrival@yahoo.com

Moore, Cynthia
HUD
909 1st Avenue
Suite 300
Seattle, WA 98104-1000
206-220-5270
Cynthia_Moore@hud.gov

Morris, Carolee
Cowlitz Indian Tribal Housing
1055 9th Ave
Longview, WA 98632
360-575-3300
cowlitztribe@cowlitz.org

Morris, Molly
Key Bank
11410 NE 124th St #582
Kirkland, WA 98034
425-242-1441
Molly_T_Morris@KeyBank.com

Naultt, Norman C.
Pacifica Tinaax, LLC
P.O. Box 1405
Allyn, WA 98524
360-277-9240
ncnault@pacificatinaax.com

Nesse, Annette
Jamestown Tribe
1033 Old Blyn Highway
Sequim, WA 98382
360-681-4620
anesse@jamestowntribe.org

Nicol, Katrice
Nooksack Indian Tribe
PO Box 122
Deming, WA 98244
360-592-5163
knicol@nooksack-tribe.org

Ortvez, Chris
Chehalis Tribal Housing Authority
PO Box 314
Oakville, WA 98568
360-273-7723

Owen, Mary Lou
Yakama Nation Credit Ent
P.O. Box 1160
Toppenish, WA 98948
509-865-7156
mowen@ynce.com

Owen, Celeste
Umatilla Reservation Housing
Authority
51 Umatilla Loop
Pendleton, Oregon 97801
541-966-2961
CelesteOwen@ctuir.com

Padgett, Kim
Samish Indian Nation
PO Box 217
Anacortes, WA 98221
360-293-6404 Ext 208
Kpadgett@samishtribe.nsn.us

Peavler-Stewart, Debbie
Department of HUD
909 1st Ave
Seattle, WA 98104
206-205-4145
deborah.peavlerstewart@hud.gov

Peters, Lisa
Squaxin Island Tribe
10 SE Squaxin Ln.
Shelton, WA 98584
360-426-9781

Phair, Rachel
Lummi Tribal Housing Authority
2828 Kwina Rd
Bellingham, WA 98226
360-384-2307
rachelp@lummi-nsn.gov

Phair, Diana
Lummi Housing Authority
2828 Kwina Rd.
Bellingham, WA 98226
360-384-2295
dianap@lha-lummi.com

Pickernell, Harold
Chehalis Tribal Housing Authority
PO Box 314
Oakville, WA 98568
360-273-7723

Podeszwa, Melissa
NwONAP
909 First Avenue
Suite 300
Seattle, WA 98104
206-220-6161
melissa.podeszwa@hud.gov

Rabang, Rachel
Nooksack Indian Tribe
PO Box 122
Deming, WA 98244
360-592-5163
rsrabang@nooksack-tribe.org

Redthunder, Keith "Soy"
Colville Indian Housing Authority
PO Box 528
42 Convalescent Ctr Blvd
Nespelem, WA 99155
509-634-2160
tauni.marchand@colvilletribes.com

Repine, Tammy
USDA, Rural Development
1835 Black Lake Blvd SW
Suite B
Olympia, WA 98512
360-704-7767
Tammy.Repine@wa.usda.gov

Reyes, Jonette
Hoh Indian Tribe
2464 Lower Hoh Road
Forks, WA 98331
360-374-7771
reyesimahoh@aol.com

Ridolfi, Callie
ecoFAB llc
1011 Western Avenue
Suite 1006
Seattle, WA 98104
206-403-8188
callie@ecofab.net

Roberts, Trish
The Common Ground
401 2nd Ave. South
Suite 500
Seattle, WA 98104
503-253-1107
trishr@commongroundwa.org

Rodriguez, Lauren
Consumer Counseling Northwest
3560 Bridgeport Way W
Suite 1-D
University Place, WA 98466
253-588-1858 Ext 109
LaurenR@ccnw.org

Roloff, Barbara
Umatilla Reservation Housing
Authority
51 Umatilla Loop
Pendleton, Oregon 97801
541-276-7544
barbararoloff@ctuir.com

Roque, Connie
U.S. Dept. of HUD
Seattle Federal Building
909 First Avenue, Suite 300
Seattle, Alabama 98104
206-220-5402
Connie_Roque@hud.gov

Rose, Rebecca
Nisqually Tribal Housing
2205 Lashi Street SE
Olympia, WA 98513
360-493-0081
thereisaknockatthedoor@yahoo.com

Ross, Randy
United Indians of All Tribes
Foundation
PO Box 99100
Seattle, WA 98139
206-213-0348
cpelzel@unitedindians.org

Salazar, Cathy
Quilente Housing Authority
PO Box 159
La Push, WA 96350
360-374-9719
cathy.salazar@quilntenation.org

Sally, Seachord
Port Gamble S'Klallam Tribe
31912 Little Boston Rd.
Kingston, WA 98346
360-297-2416

Sam, Brenda
Burns Paiute Tribal Housing
Department
100 Pasigo Street
Burns, OR 97720, Oregon 97720
541-573-2088 Ext. 258
brendaj.sam@burnspaiute-nsn.gov

Sampson, Theresa
Yakama
PO Box 163
White Swan, WA 98952
509-874-2194

Sampson Jr., Joe
Yakama Nation Housing Authority
PO Box 156
Wapato, WA 98951
509-877-6171

Sanders, Jeff
Warm Springs Housing Authority
PO Box 1167
Warm Springs, Oregon 97761
541-553-3250
jsanders@wstribes.org

Sansaver, Noel
Fort Peck College
605 Indian Ave
Poplar, Montana 59255
406-768-5453
sansaver@hotmail.com

Scarborough, Adrienne
Upper Skagit Tribe
25944 Community Plaza Way
Sedro-Woolley, WA 98284
360-854-7013
adriennes@upperskagit.com

Schein, Alan
CTED
PO Box 42525
Olympia, WA 98584
360-725-2952
alans@cted.wa.gov

Schuler, Bryan
Travois, Inc.
560 Hillwell Road
Chesapeake, Virginia 23322
757-410-5364
bschuler@travois.com

Seachoro, Tom
Port Gamble S'Klallam Tribe
31912 Little Boston Rd.
Kingston, WA 98346
360-297-2416

Seavey, Arthur
Rural Community Assistance Corp
5403 Lacey Blvd SE
Lacey, WA 98503
360-9230-0544
aseavey@rcac.org

Shane, Anne
Coquille Indian Housing Authority
2678 Mexeye Loop
Coos Bay, Oregon 97420
541-888-6501
anneshane@uci.net

Shay, Lorraine
Fort Hall Housing
161 Wardance Circle
Pocatello, Idaho 83202
208-237-1174
lshay@ida.net

Skunkcap, Marlene
The Fort Hall Business Council
PO Box 306
Fort Hall, Idaho 83203
208-478-3807

Smith, Leroy
Warm Springs Housing Authority
PO Box 423
Warm Springs, Oregon 97761
541-553-3333
migo_045@aol.com

Smith, Bob
Southern Puget Sound Inter-Tribal
Housing Authority
PO Box 617
814 Oakhurst Drive
Elma, WA 98541-0617
360-482-4500
bobs@spsitha.com

Smith, Robert
Siletz Tribal Housing Dept.
PO Box 549
Siletz, Oregon 97380
541-444-8331
roberts@ctsi.nsn.us

Stensgar, Ernie
Affiliated Tribes of Northwest Indians
PO Box 408
Plummer, ID 83851
208-686-6519
elstensgar@cdatribe-nsn.gov

Stewart, Lisa
NwONAP
909 First Ave, Ste 300
Seattle, WA 98104
206-220-6166
lisa.stewart@hud.gov

Sturdevant, Tina
Southern Puget Sound Inter-Tribal
Housing Authority
PO Box 617
814 Oakhurst Drive
Elma, WA 98541-0617
360-482-4500
tinas@spsitha.com

Sullivan, Jeremy
Port Gamble S'Klallam Tribe
31912 Little Boston Rd.
Kingston, WA 98346
360-297-6226
jeremys@pgst.nsn.us

Suppah, Erland
Warm Springs Housing Authority
PO Box 1167
Warm Springs, Oregon 97761
541-553-3250

Sutter, Corrina
Bonneville Power Authority
PO Box 491
Vancouver, WA 98685
360-418-8625
casutter@bpa.gov

Tail, Elizabeth
The Alesek Institute
5919 N. Levee Rd. E.
Fife, WA 98424
253-922-5269
elizabeth@alesek.org

Talley, Tina
Upper Skagit Tribal Housing
25944 Community Plaza Way
Sedro Woolley, WA 98284
360-854-7012
ttalley@upperskagit.com

Taylor, Dee
Washington State Housing Finance
Commission
1000 Second Avenue, Suite 2700
Seattle, WA 98104
206-287-4414
dee.taylor@wshfc.org

Thompson, Brian
Squaxin Island Tribe
10 SE Squaxin Ln.
Shelton, WA 98584
360-426-9781

Tiller, Veronica
Tiller Research, Inc.
6739 Academy Road NE
Suite 370
Albuquerque, NM 87109
505-797-9800
tillerresearch@qwest.net

Tom, Margaret
Northwest Office of Native American
Programs
Seattle Federal Office Bldg.
Suite 300, 909 First Ave.
Seattle, WA 98104-1000
206-220-6451
Margaret.Tom@hud.gov

Trombley, Bill
NwONAP
909 1st Ave #300
Seattle, WA 98104
206-220-6415
bill.trombley@hud.gov

Tuivai, M. Fehi
Consumer Counseling NW
3560 Bridgeport Way W
Suite 1D
University Place, WA 98466
253-588-1858 Ext 107
fehith@ccnw.org

Tyler, Nathan
Makah Tribal Housing Department
PO Box 88
Neah Bay, WA 98357
360-645-2378

Vaimer, Amy
Consumer Counseling NW
3560 Bridgeport Way
W Ste 1-D
University Place, WA 98466
253-588-1858
amyv@ccnw.org

Van Tassell, Rob
Archdiocesan Housing Authority
100 23rd Ave S
Seattle, WA 98144
206-328-5720
robv@ccsww.org

Veregee, Renee
Port Gamble S'Klallam Tribe
31912 Little Boston Rd.
Kingston, WA 98346
360-297-6226

Vermillion, Mia
Countrywide
32001 32nd Ave S #110
Federal Way, WA 98001
253-861-8812
Mia_Vermillion@countrywide.com

Washines, Anthony
Yakama Nation Housing Authority
PO Box 156
Wapato, WA 98951
509-877-6171

Wilkerson, Travis
Nez Perce Tribal Housing Authority
PO Box 188
Lapwai, Idaho 83540
208-843-2229
travisw@nezperce.org

Williams, Cynthia
Quilente Housing Authority
PO Box 159
La Push, WA 96350
360-374-9719
cynthia.williams@quilentenation.org

Williamson, John
Lower Elwha Housing Authority
22 Kwitsen Drive
Port Angeles, WA 98363
360-457-5116
jwilliamson@elwhahousing.com

Winders, Larry
Skokomish Tribe
N. 80 Tribal Center Road
Skokomish Nation, WA 98584
360-877-6748
lwinders@skokomish.org